

AMENDMENTS TO THE CLAIMS

This listing of the claims will replace all prior versions and listings of the claims in the application.

What is claimed is:

1. (Currently amended) A method for selling an internet insurance product online to a user comprising the steps of:
 - a. offering an online application to the user, the online application having a menu including a plurality of available internet insurance coverages including at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, or any combination thereof, each of the available internet insurance coverages covering a plurality of the user's business transactions conducted online,
 - b. offering an online quote request form to the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages,
 - c. upon the user completing the online quote request form for the particular set of internet insurance coverages, performing a risk analysis on the user,
 - d. upon the user satisfactorily completing the risk analysis, offering an online quote for the particular set of internet insurance coverages to the user,
 - e. upon the user accepting the online quote, selling the particular set of internet insurance coverages to the user.
2. (Previously presented) The method of claim 1 wherein the risk analysis is performed off-line.
3. (Previously presented) The method of claim 1 wherein the risk analysis is performed online.

4. (Canceled)
5. (Previously presented) The method of claim 1 wherein the risk analysis includes an onsite security assessment of the user.
6. (Previously presented) The method of claim 5 wherein the onsite security assessment determines whether or not the user is approved for the online quote.
7. (Previously presented) The method of claim 1 wherein the user has access to specimen policies.
8. (Previously presented) The method of claim 1 wherein the user has access to status information regarding the user's quote request.
9. (Previously presented) The method of claim 1 wherein the user has access to a call center.
10. (Previously presented) The method of claim 1, wherein the menu of available insurance coverages includes a fourth insurance coverage for network security when conducting business on the internet.
11. (Previously presented) The method of claim 1, further comprising issuing to the user an umbrella insurance policy comprising the particular set of internet insurance coverages sold to the user.

12. (Previously presented) The method of claim 1, further comprising:
- f. upon the user completing the online application and before an online quote is offered to the user, offering an online self-assessment rating engine to the user, wherein the online quote request form is offered to the user upon the user completing an online self-assessment.
13. (Previously presented) The method of claim 1, wherein selling an internet insurance product online comprises issuing a new insurance policy.
14. (Previously presented) The method of claim 1, wherein the user is not required to provide authentication prior to receiving an online price quote.
15. (Currently amended) A method for selling an internet insurance product online to a user wherein the internet insurance product comprises a new insurance policy to be sold to the user, the method comprising:
- a. offering an online application for the insurance policy to the user, the online application having a menu including a plurality of available internet insurance coverages each of the plurality of available internet insurance coverages covering a plurality of business transactions conducted online,
 - b. offering an online quote request form to the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages,
 - c. upon the user completing the online quote request form for the particular set of internet insurance coverages, performing a risk analysis on the user,
 - d. upon the user satisfactorily completing the risk analysis, offering an online quote for the particular set of internet coverages to the user,
 - e. upon the user accepting the online quote, selling the particular set of internet insurance coverages to the user.

16. (Previously presented) The method of claim 15, wherein performing the risk analysis further comprises determining whether to offer the insurance product to the user.

17. (Previously presented) The method of claim 15, wherein the user is a new customer.

18. (Currently amended) The method of claim 15, wherein the plurality of available internet insurance coverages comprise at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.

19. (Currently amended) A method for selling an internet insurance product online to a user without requiring the user to provide authentication prior to receiving an online price quote, the method comprising the steps of:

a. offering an online application to the user, the online application having a menu including a plurality of available insurance coverages each for reducing one or more potential liabilities associated with conducting a plurality of business transactions online;

b. offering an online price quote request form to the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages;

c. upon the user completing the online quote request form for the particular set of internet insurance coverages, performing a risk analysis on the user;

d. upon the user satisfactorily completing the risk analysis, offering an online quote for the particular set of internet insurance coverages to the user; and

e. upon the user accepting the online price quote, selling the particular set of internet insurance coverages to the user.

20. (Previously presented) The method of claim 19, wherein the risk analysis is performed online.
21. (Previously presented) The method of claim 19, wherein the user is a new customer.